

# Partial Rate Guarantees

American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)

Ask us about the ABS Award Program!

31-Dec-08

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
<b>Integrity Life Insurance</b>						
		Best A++ S&P AA+ Fitch AA+				
SPDA 2	<b>4.90% Years 1-5</b>		10%	7 Years	0-85	<b>4.00%</b>
not available in ME,MD,MA,MN,NH, SC,TX,UT,VT		\$3,000	Systematic withdrawal of 10%	7-7-7-6-5-4-3	Inherited IRA ok	2.00% Ages 80-85
Available in NY as National Integrity Life SPDA	Guaranteed Min. 3.00% Varies by State		(\$100 minimum)	Optional 5x5 Annuity with <b>Full Comp</b>		
			Unemployment, Terminal Illness, Healthcare Riders where available			

<b>AIG American General Life</b>						
		Best A S&P A+ Fitch AA- Moody's Aa3				
<b>AGL Horizon Plus</b>	<b>10.50% Year 1</b>	\$5,000	10% per year	9 Years	0-85	<b>6.00%</b>
SPDA	<b>4.50% Years 2-6</b>		or systematic withdrawal of 10%	9-8-7-6-5-4-3-2-1-0	0-70 IRA	3.20% 76-80
not available in: MN,NJ,NY, OR,PA,UT,WA	Guaranteed minimum 2%		available in year 1	+/- MVA		1.35% 81-85
			5X5 Annuity Optional RMD permitted in 1st YR.	Waived for Extended Care: 0-75		
				Waived at Dth if taken over min 5 yrs.		

<b>Life Insurance Company of the Southwest</b>						
		Best A S&P AA-				
RetireMax-Millennium Plus	<b>9.75% Year 1</b>	\$5,000	10% after year 1	10 Years	0-80	Call for details
Not available in AK,AR,CO,CT,IA, LA,ME,MN,NV,NJ,NM, NY,NC,ND,OR,PA,TX,VA,WA	<b>4.75% Year 2</b>		Systematic withdrawal option available from year 5	10-9-8-7-6-5-4-3-2-1		
	Includes 6% interest rate bonus yr. 1					
	Guaranteed Minimum 1.50% or varies by state					

## Older Issue Age Annuities

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
<b>Great American Life Insurance Co.</b>						
		A.M. Best A Fitch A+ S&P A				
Secure American®	<b>4.40% Account Value</b>	\$10,000 (\$5000 for additional Purchase Payments)	10% per year after 1st year interest income available immed.	Waived if annuitized!	0-89 (NQ)	<b>7.40%</b>
Not Available in: AK,MA,NH, NJ,NY,PA,UT,WA,ND	<b>3.40% Surrender Value</b>		(\$100 Minimum)	7 Years:	18-89 (Q)	5.40% 71-80
	1% annuitization bonus, vests per year, up to 10%		1x7 Annuity Optional; Early annuitization factors may apply	9,8,7,6,5,4,3%		5.15% 81-90
	<b>FY Eff. Yield: 5.44%</b> Yield based on current AV rate, 1% available portion of annuitization bonus and .04% interest on avail. portion of bonus at rate of 4.45%			Long Term Care & Terminal Illness riders where available		+25 BP Trail
Add'l Deposits First 3 Years	Guaranteed minimum 3.00%					
	Death benefit : Cash Value or Annuitize AV + Vested Bonus min. 7 yrs.					
	<b>Income for a Fixed Period, Not to Exceed Life Expectancy available during year 1-call for details!</b>					

<b>EquiTrust</b>						
		Best A- S&P A				
Choice Four	Base Contract: 5.50%	\$30,000	Prior 12 months interest	9 Years	0-85	<b>6.00%</b>
Not Available in: AK,CT,IN,KY,MD,MA MN,NY,OK,OR,TX,UT,VT,WA	MVA Option: 5.50%		Interest income available immed.	9-8-8-7-6-5-4-3-2		
FPDA (1st year Only)	Liquidity Option: 5.00%		5X5 Annuity Optional	Nursing Home where available		ages 81-85
1.50% Prem Bonus-see MVA Option	Liquidity & MVA Option: 5.00%	MVA Option: includes 1.50% Prem Bonus & MVA	Liquidity Option: 6 Year Surrender and 10% withdrawal	6 Years w/ Liquidity Option		5.00%
	Guar. Min. 3% on 100% Prem.			9-8-8-7-6-5		

## Flexible Annuities

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
<b>ING-Reliastar</b>						
	Attn: No Rate Lock period	Best A+ S&P AA+ Fitch AAA Moody's Aa2				Year 1 comp:
QuintaFlex	<b>1 Year 4.25% NQ*</b>	\$50 per month	10% of Contract Value	5 Years	0-85 NQ	<b>IRA</b>
Not available in AL,IN,MA,NJ, NY,OR, TX: NQ & IRA ONLY	<b>1 Year 5.00% IRA*</b>	\$500 annually	every 12 months	5-5-5-5-0	0-75 Q	<b>4.50%</b>
	<b>1 Year 5.00% TSA*</b>		(1X5 Annuity Optional)	(on each deposit)	Inherited IRA ok	2.25% Ages 61-65
	* Rates include 1.50% Premium Bonus			<b>Contract Max.: 12 Years</b>		1.50% Ages 66-75
FPDA	** Rates include 2.00% Premium Bonus for first 12 months on all prem received		Nursing Home/Disability rider where available			<b>NQ</b>
	Guaranteed Min. 1.50%					<b>4.00%</b>
						1.50% Ages 61-75
						0.50% Ages 76-85

<b>AIG AG HorizonFlex</b>						
not available in: AK,NY,UT	<b>6.85% 1st Year Rate</b>	\$5,000 NQ	10% including year 1	8 Years	0-85	<b>5.00%</b>
	includes 2% interest rate bonus for yr. 1	\$2,000 Qual	(\$250 min partial)	8-8-8-7-6-5-3-1		4.00% 76-80
	Guaranteed minimum 2%	(\$50/mo EFT)	(\$50 min systematic)	Surrender Charges follow contract date		3.00% 81-85
			5x5 Annuity optional			

<b>Annuity Investors Life Co.</b>						
		A.M. Best A Fitch A+ S&P A				
Great Flex 6***			10% after 1st Year	6 Years	0-80 NQ	<b>7.50%</b>